



Florida Educational Negotiators

**Demystifying Healthcare and
the Rising Costs**

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Section I. General Overview

What does good healthcare look like?

With decades of experience, one thing that most of us can agree with is that the majority of employees don't recognize the value of the employee benefits that are offered to them by their employers. Furthermore, they all have a different opinion of what good healthcare would look like. It can often be difficult for an employer to know how to illustrate the value of their benefits while including necessary cost saving features. In this panel discussion, our subject matter experts are able to help identify cost containment options, how to successfully implement them and the ways to educate not only the employees using the plan but also the executives who would approve plan modifications.

Section 2. Introduction of Panel

The status quo is no longer remaining status quo, and the following subject matter experts are innovators in healthcare who are committed to helping employers develop solutions to their healthcare needs.



Barb Brown, *Employee Benefits Consultant*, FBMC Benefits Management – Moderator

Barb has been a valuable member of the FBMC team since 1985 and brings a wealth of knowledge in the industry. A leader in FBMC's worksite marketing initiatives, Barb has been successful in introducing employee benefits plans and services including customized benefit management solutions to public employers and their participants. In her 33-plus year career, Barb has demonstrated a tireless advocacy on behalf of FBMC's clients. Negotiating customized solutions with FBMC's preferred provider and enrollment company partners to help employers expand benefits outreach and communication at little to no cost to the Employer. Barb's primary focus is to work with prospective and existing clients to develop and implement cost effective solutions that bring value to their employee benefit programs



Kiera Hanselman, *National Vice President of Sales & Services*, FBMC Benefits Management.

Kiera has been a valuable member of the FBMC team since 2016. Kiera is responsible for all aspects of sales growth for both new and existing business partners, as well as client satisfaction. Named as one of 2017's Most Influential Women in Employee Advising in the US by Employee Benefit Advisor publication, Kiera brings an innovative approach to benefit advising and encourages employers to challenge the status quo when it comes to optimizing the health and welfare of their employees. Kiera is currently enrolled in the International Foundation of Employee Benefits,

Certified Employee Benefits Certification Program through Wharton School of Business with an expected graduation date of August 2018.

Kiera came to FBMC with a strong background in emerging digital technologies, marketing and advertising sales. She worked for global media conglomerates like Gannett and Media General in both sales and sales management functions. Kiera led and organized regional best practice groups for other publishing/media sites throughout Florida and was recognized nationally with one of the Gannett's Leadership Awards in 2014.



Vickie Whaley, REBC, Vice President of Florida Sales & Services, FBMC Benefits Management

Vickie joined FBMC in 2018 bringing almost 20 years of experience in human resources and employee benefits consulting. Supporting our clients through innovative solutions while providing guidance on underwriting, data analytics, plan design modeling, benchmarking and out-of-the-box concepts for both fully insured and self-funded health plans. From her days in general human resource support through to her days as the primary service support contact, she brings a unique perspective to identifying and resolving client concerns.

Vickie has had the opportunity to serve clients of all sizes and structures, starting off her career in employee benefits with an independent agency focused on small group health and retirement plans to her experience working with clients with thousands of employees in complex self-funded arrangements with one of the largest healthcare consultants in the industry. This vast experience aides in her ability to support the sales and service teams in Florida.

Recognizing the importance of children as our future, Vickie has served on several non-profit committees with a focus on scholarship programs. The sense of giving back is seen throughout FBMC Benefits Management, and encouraged through the leadership, dedication and the strong commitment to family from all of our executives and team members.



Ziad Rubaie, Senior Vice President of Sales, CastiaRx

As Senior Vice President of Sales, Ziad plays a role in all aspects of new business and implementations. He focuses on the development of strategic partnerships, while researching and anticipating business needs to determine the most effective overall pharmacy solution. Ziad leads his team to successfully establish and recommend policies and standards to assess product results and performance, and develop unique value propositions and business partnerships to positively impact the development of PBM services sales opportunities.

Prior to joining LDI in 2010, Ziad served as Executive Vice President of Sales and Marketing for Essex Dental & Vision Benefits, a subsidiary of Delta Dental of Missouri. During his tenure, he oversaw a greater than 318% growth in revenue for Essex. Prior to Essex, Ziad served in various sales and marketing roles with HealthScope Benefits from 1995-2003. He was named Assistant Vice President for Sales and Marketing while at HealthScope, where he exceeded revenue production by more than \$3 million annually.

Ziad is active in his community and has held key roles in the Junior Achievement Program, Whirlpool Health Fair Wellness Committee and KidSmart, as Chairman of the Development Board. Ziad holds a Bachelor of Science degree in Business Administration from the University of Michigan.



David Young, Employee Benefits Consultant, Healthstat

David understands the demands put on a Public Official in today's tight budget environment. As a local government leader, he spent sixteen years in local government serving on the Buncombe County Board of Commissioners and as the President of the North Carolina Association of County Commissioners.

For the past 6 years, David has worked and consulted with Healthstat, a provider of onsite/near site wellness center for employers. Healthstat is one of the industry leaders with over 300 clinics in 33 states including several public-sector clients in Florida. David works with school districts, cities and counties to help them endeavor to improve the health of their employees while reducing the overall healthcare cost of the entity. Public sector clients now accounts for over 30 percent of the overall business at Healthstat.

David's past community involvement includes a term as the Chair of the Asheville Regional Airport Authority. David worked with a coalition including the Asheville Area Chamber of Commerce to create a public/private partnership to establish the Buncombe County Economic Development Commission. David helped to found the Buncombe County School Foundation, a non-profit fundraising and support for the Buncombe County School system. Most recently, David spent eight years working with the sixteen-member university system serving on the University of North Carolina Board of Governors.



Ray West, Chief Growth Officer, Maestro Health

After joining Maestro Health in 2014 as EVP of Software Development and 3 years as its Chief Operating Officer, Ray West now serves as Chief Growth Officer leading all growth, sales and revenue activity at the company.

Ray brings over three decades of experience in shaping the healthcare industry. As a veteran of early Employee Choice programs like Caroliance, HealthPass and CHPA,

